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(54) **A method and system for off-line loading of stored value cards using a batch-load terminal**

(57) A method and system for batch loading a stored value application of a microprocessor based stored value card includes a stored value card reader/writer connected to a local computer device and a batch-load application running on the same computer device which securely stores load key information and emulates the remote functions of an on-line load transaction. The computer also has a security module for storing load key information and an encryption device. Communication is initiated on the card reader at the local computer de-

vice between the stored value application and the batch-load application, and an off-line batch-load transaction is performed in which the load key information is validated and a funding source is also validated. An authorizing message is sent by the batch-load application to the stored value application with data representing a pre-selected monetary value. The batch-load application collects load transaction data and generates a load transaction file to a system provider and a funding source.

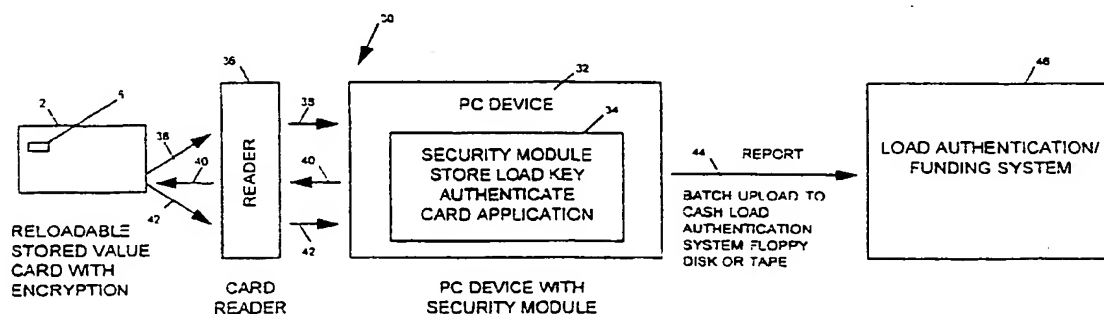


FIG. 3

**ANNEX TO THE EUROPEAN SEARCH REPORT
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This annex lists the patent family members relating to the patent documents cited in the above-mentioned European search report. The members are as contained in the European Patent Office EDP file on
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